**Buy Term / Invest the Difference Bullets**

The next time you run into a prospect that raises the “invest the difference” argument, ask this question: “Do you dislike cash value life insurance so much that you’ll sacrifice yield just to avoid it?”

This almost always generates this response, “What do you mean?”

Respond with, “I need fifteen minutes to show you. When can we do that?”

Try asking it this way with a hostile attorney or CPA who indicates a preference for term, “Do you dislike cash value life insurance so much that you’ll recommend your clients sacrifice yield just to avoid it?” Be prepared, it will annoy them.